

UNITED STATES BANKRUPTCY COURT
NORTHERN DISTRICT OF ILLINOIS
EASTERN DIVISION

In re: COZZO, VINCENT

§ Case No. 16-21474
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§

Debtor(s)

**CHAPTER 7 TRUSTEE'S FINAL ACCOUNT AND DISTRIBUTION
REPORT CERTIFICATION THAT THE ESTATE HAS BEEN FULLY
ADMINISTERED AND APPLICATION TO BE DISCHARGED (TDR)**

David R. Brown, chapter 7 trustee, submits this Final Account, Certification that the Estate has been Fully Administered and Application to be Discharged.

1) All funds on hand have been distributed in accordance with the Trustee's Final Report and, if applicable, any order of the Court modifying the Final Report. The case is fully administered and all assets and funds which have come under the trustee's control in this case have been properly accounted for as provided by law. The trustee hereby requests to be discharged from further duties as a trustee.

2) A summary of assets abandoned, assets exempt, total distributions to claimants, claims discharged without payment, and expenses of administration is provided below:

Assets Abandoned: <u>\$219,720.22</u> <i>(without deducting any secured claims)</i>	Assets Exempt: <u>\$8,186.17</u>
Total Distributions to Claimants: <u>\$17,856.14</u>	Claims Discharged Without Payment: <u>\$241,058.82</u>
Total Expenses of Administration: <u>\$5,509.86</u>	

3) Total gross receipts of \$23,366.00 (see **Exhibit 1**), minus funds paid to the debtor and third parties of \$0.00 (see **Exhibit 2**), yielded net receipts of \$23,366.00 from the liquidation of the property of the estate, which was distributed as follows:

	CLAIMS SCHEDULED	CLAIMS ASSERTED	CLAIMS ALLOWED	CLAIMS PAID
SECURED CLAIMS (from Exhibit 3)	\$245,582.00	\$0.00	\$0.00	\$0.00
PRIORITY CLAIMS:				
CHAPTER 7 ADMIN. FEES AND CHARGES (from Exhibit 4)	\$0.00	\$5,509.86	\$5,509.86	\$5,509.86
PRIOR CHAPTER ADMIN. FEES AND CHARGES (from Exhibit 5)	\$0.00	\$0.00	\$0.00	\$0.00
PRIORITY UNSECURED CLAIMS (from Exhibit 6)	\$0.00	\$0.00	\$0.00	\$0.00
GENERAL UNSECURED CLAIMS (from Exhibit 7)	\$148,549.00	\$110,365.96	\$110,365.96	\$17,856.14
TOTAL DISBURSEMENTS	\$394,131.00	\$115,875.82	\$115,875.82	\$23,366.00

4) This case was originally filed under chapter 7 on 07/01/2016. The case was pending for 33 months.

5) All estate bank statements, deposit slips, and canceled checks have been submitted to the United States Trustee.

6) An individual estate property record and report showing the final accounting of the assets of the estate is attached as **Exhibit 8**. The cash receipts and disbursements records for each estate bank account, showing the final accounting of the receipts and disbursements of estate funds is attached as **Exhibit 9**.

Pursuant to Fed R Bank P 5009, I hereby certify, under penalty of perjury, that the foregoing report is true and correct.

Dated: 04/02/2019

By: /s/ David R. Brown
Trustee

STATEMENT This Uniform Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.

**EXHIBITS TO
FINAL ACCOUNT**

EXHIBIT 1 – GROSS RECEIPTS

DESCRIPTION	UNIFORM TRAN. CODE ¹	\$ AMOUNT RECEIVED
Trading Account	1229-000	\$23,366.00
TOTAL GROSS RECEIPTS		\$23,366.00

¹The Uniform Transaction Code is an accounting code assigned by the trustee for statistical reporting purposes.

EXHIBIT 2 – FUNDS PAID TO DEBTOR & THIRD PARTIES

PAYEE	DESCRIPTION	UNIFORM TRAN. CODE	\$ AMOUNT PAID
	None		

EXHIBIT 3 - SECURED CLAIMS

Claim NO.	CLAIMANT	UNIFORM TRAN. CODE	CLAIMS SCHEDULED (from Form 6D)	CLAIMS ASSERTED	CLAIMS ALLOWED	CLAIMS PAID
N/F	ALLY FINANCIAL	4110-000	\$78,395.00	NA	NA	NA
N/F	US BANK HOME MORTGAGE	4110-000	\$167,187.00	NA	NA	NA
TOTAL SECURED			\$245,582.00	\$0.00	\$0.00	\$0.00

EXHIBIT 4 – CHAPTER 7 ADMINISTRATIVE FEES and CHARGES

PAYEE	UNIFORM TRAN. CODE	CLAIMS SCHEDULED	CLAIMS ASSERTED	CLAIMS ALLOWED	CLAIMS PAID
Trustee, Fees - David R. Brown	2100-000	NA	\$3,086.60	\$3,086.60	\$3,086.60
Attorney for Trustee Fees - SPRINGER BROWN, LLC	3110-000	NA	\$2,021.00	\$2,021.00	\$2,021.00
Bond Payments - International Sureties, Ltd.	2300-000	NA	\$5.00	\$5.00	\$5.00
Banking and Technology Service Fee - Rabobank, N.A.	2600-000	NA	\$397.26	\$397.26	\$397.26
TOTAL CHAPTER 7 ADMIN. FEES AND CHARGES		NA	\$5,509.86	\$5,509.86	\$5,509.86

EXHIBIT 5 – PRIOR CHAPTER ADMINISTRATIVE FEES and CHARGES

PAYEE	UNIFORM TRAN. CODE	CLAIMS SCHEDULED	CLAIMS ASSERTED	CLAIMS ALLOWED	CLAIMS PAID
		None			

EXHIBIT 6 – PRIORITY UNSECURED CLAIMS

CLAIM NO.	CLAIMANT	UNIFORM TRAN. CODE	CLAIMS SCHEDULED (from Form 6E)	CLAIMS ASSERTED (from Proofs of Claim)	CLAIMS ALLOWED	CLAIMS PAID
			None			

EXHIBIT 7 – GENERAL UNSECURED CLAIMS

CLAIM NO.	CLAIMANT	UNIFORM TRAN. CODE	CLAIMS SCHEDULED (from Form 6F)	CLAIMS ASSERTED (from Proofs of Claim)	CLAIMS ALLOWED	CLAIMS PAID
1	PYOD, LLC its successors and assigns as assignee of Citibank, N.A. Resurgent Capital Services	7100-000	NA	\$14,675.90	\$14,675.90	\$2,374.42
2	Discover Bank Discover Products Inc	7100-000	NA	\$5,407.65	\$5,407.65	\$874.91
3	First National Bank of Omaha	7100-000	NA	\$4,198.38	\$4,198.38	\$679.26
4	First National Bank of Omaha	7100-000	NA	\$6,149.34	\$6,149.34	\$994.90
5	First National Bank of Omaha	7100-000	NA	\$16,217.00	\$16,217.00	\$2,623.75
6	American Express Centurion Bank c/o Becket and Lee LLP	7100-000	NA	\$52,907.39	\$52,907.39	\$8,559.90
7	PYOD, LLC its successors and assigns as assignee of Citibank, N.A. Resurgent Capital Services	7100-000	NA	\$8,511.32	\$8,511.32	\$1,377.05
8	PYOD, LLC its successors and assigns as assignee of Citibank, N.A. Resurgent Capital Services	7100-000	NA	\$2,298.98	\$2,298.98	\$371.95
N/F	AMEX	7100-000	\$52,907.00	NA	NA	NA
N/F	CBNA	7100-000	\$2,216.00	NA	NA	NA
N/F	CHASE	7100-000	\$3,789.00	NA	NA	NA
N/F	CHASE CARD	7100-000	\$4,385.00	NA	NA	NA
N/F	CITI	7100-000	\$14,675.00	NA	NA	NA

N/F	CITI	7100-000	\$4,324.00	NA	NA	NA
N/F	DISCOVERBANK	7100-000	\$5,407.00	NA	NA	NA
N/F	DITECH FINANCIAL LLC	7100-000	\$28,027.00	NA	NA	NA
N/F	FNB OMAHA	7100-000	\$16,217.00	NA	NA	NA
N/F	FNB OMAHA	7100-000	\$6,149.00	NA	NA	NA
N/F	NORDSTM/TD	7100-000	\$2,155.00	NA	NA	NA
N/F	SEARS/CBNA	7100-000	\$8,298.00	NA	NA	NA
TOTAL GENERAL UNSECURED CLAIMS			\$148,549.00	\$110,365.96	\$110,365.96	\$17,856.14

Individual Estate Property Record and Report Asset Cases

Case No.: 16-21474

Trustee Name: (330580) David R. Brown

Case Name: COZZO, VINCENT

Date Filed (f) or Converted (c): 07/01/2016 (f)

For Period Ending: 04/02/2019

§ 341(a) Meeting Date: 07/26/2016

Claims Bar Date: 01/23/2017

Ref. #	1 Asset Description (Scheduled And Unscheduled (u) Property)	2 Petition/ Unscheduled Values	3 Estimated Net Value (Value Determined By Trustee, Less Liens, Exemptions, and Other Costs)	4 Property Formally Abandoned OA=§554(a) abandon.	5 Sale/Funds Received by the Estate	6 Asset Fully Administered (FA)/ Gross Value of Remaining Assets
1	1291 W Lake St #204, Addison, Illinois 60101, Du Page County Condominium or cooperative Order to Abandon entered 2/16/18	169,833.33	0.00	OA	0.00	FA
2	2015 Jeep Grand Cherokee, 120000 miles	38,133.00	0.00		0.00	FA
3	Used Furniture	1,200.00	0.00		0.00	FA
4	Used Electronics	1,300.00	0.00		0.00	FA
5	used clothing	500.00	0.00		0.00	FA
6	Checking account: chase Amended schedules changed value from \$2,500 to \$2,830.65	2,830.65	0.00		0.00	FA
7	Checking account: Oxford Bank	86.17	0.00		0.00	FA
8	Rosenthal Collins Trading Account (u)	5,837.07	0.00		0.00	FA
9	Trading Account (u)	23,366.00	23,366.00		23,366.00	FA
9	Assets Totals (Excluding unknown values)	\$243,086.22	\$23,366.00		\$23,366.00	\$0.00

Major Activities Affecting Case Closing:

Trustee is collecting turnover of Debtor's trading account of \$23,366.00. Per court order entered 11/4/16, payment is being made at the rate of \$1,000 per month. Eleven payments have been made timely so far.

Initial Projected Date Of Final Report (TFR): 06/30/2017

Current Projected Date Of Final Report (TFR): 11/02/2018 (Actual)

Cash Receipts And Disbursements Record

Case No.: 16-21474 **Trustee Name:** David R. Brown (330580)
Case Name: COZZO, VINCENT **Bank Name:** Rabobank, N.A.
Taxpayer ID #: **-***9160 **Account #:** *****1566 Checking Account
For Period Ending: 04/02/2019 **Blanket Bond (per case limit):** \$77,173,558.00
Separate Bond (if applicable): N/A

1	2	3	4	5	6	7	
Trans. Date	Check or Ref. #	Paid To / Received From	Description of Transaction	Uniform Tran. Code	Deposit \$	Disbursement \$	Account Balance
11/16/16	{9}	Vincent Cozzo	first installment of 24	1229-000	1,000.00		1,000.00
11/30/16		Rabobank, N.A.	Bank and Technology Services Fee	2600-000		10.00	990.00
12/20/16	{9}	Vincent Cozzo	Payment #2	1229-000	1,000.00		1,990.00
12/30/16		Rabobank, N.A.	Bank and Technology Services Fee	2600-000		10.00	1,980.00
01/25/17	{9}	Vincent Cozzo	Third installment	1229-000	1,000.00		2,980.00
01/31/17		Rabobank, N.A.	Bank and Technology Services Fee	2600-000		10.00	2,970.00
02/20/17	{9}	Vincent Cozzo	installment 4	1229-000	1,000.00		3,970.00
02/28/17		Rabobank, N.A.	Bank and Technology Services Fee	2600-000		10.00	3,960.00
03/20/17	{9}	Vincent Cozzo	5th monthly payment	1229-000	1,000.00		4,960.00
03/31/17		Rabobank, N.A.	Bank and Technology Services Fee	2600-000		10.00	4,950.00
04/20/17	{9}	Vincent Cozzo	6th installment	1229-000	1,000.00		5,950.00
04/28/17		Rabobank, N.A.	Bank and Technology Services Fee	2600-000		10.00	5,940.00
05/19/17	{9}	Vincent Cozzo	7th installment payment	1229-000	1,000.00		6,940.00
05/31/17		Rabobank, N.A.	Bank and Technology Services Fees	2600-000		10.00	6,930.00
06/21/17	{9}	Vincent Cozzo	Installment #8	1229-000	1,000.00		7,930.00
06/30/17		Rabobank, N.A.	Bank and Technology Services Fees	2600-000		10.35	7,919.65
07/20/17	{9}	Vincent Cozzo	9th installment	1229-000	1,000.00		8,919.65
07/31/17		Rabobank, N.A.	Bank and Technology Services Fees	2600-000		11.39	8,908.26
08/21/17	{9}	Vincent Cozzo	Payment #10	1229-000	1,000.00		9,908.26
08/31/17		Rabobank, N.A.	Bank and Technology Services Fees	2600-000		14.52	9,893.74
09/18/17	{9}	Vincent Cozzo	installment 11 of turnover of investment account	1229-000	1,000.00		10,893.74
09/29/17		Rabobank, N.A.	Bank and Technology Services Fees	2600-000		14.23	10,879.51
10/17/17	{9}	Vincent Cozzo	Payment 12 of 24	1229-000	1,000.00		11,879.51
10/31/17		Rabobank, N.A.	Bank and Technology Services Fees	2600-000		17.31	11,862.20
11/20/17	{9}	Vincent Cozzo	13th installment payment	1229-000	1,000.00		12,862.20
11/30/17		Rabobank, N.A.	Bank and Technology Services Fees	2600-000		17.49	12,844.71

Page Subtotals: \$13,000.00 \$155.29

Cash Receipts And Disbursements Record

Case No.: 16-21474 **Trustee Name:** David R. Brown (330580)
Case Name: COZZO, VINCENT **Bank Name:** Rabobank, N.A.
Taxpayer ID #: **-***9160 **Account #:** *****1566 Checking Account
For Period Ending: 04/02/2019 **Blanket Bond (per case limit):** \$77,173,558.00
Separate Bond (if applicable): N/A

1	2	3	4	5	6	7	
Trans. Date	Check or Ref. #	Paid To / Received From	Description of Transaction	Uniform Tran. Code	Deposit \$	Disbursement \$	Account Balance
12/19/17	{9}	Vincent Cozzo	14th installment	1229-000	1,000.00		13,844.71
12/29/17		Rabobank, N.A.	Bank and Technology Services Fees	2600-000		18.28	13,826.43
01/19/18	{9}	Vincent Cozzo	Installment 15	1229-000	1,000.00		14,826.43
01/31/18		Rabobank, N.A.	Bank and Technology Services Fees	2600-000		22.30	14,804.13
02/13/18	101	International Sureties, Ltd.	BOND # 016073584	2300-000		5.00	14,799.13
02/21/18	{9}	Vincent Cozzo	Installment 16	1229-000	1,000.00		15,799.13
02/28/18		Rabobank, N.A.	Bank and Technology Services Fees	2600-000		20.15	15,778.98
03/20/18	{9}	Vincent Cozzo	installment 17	1229-000	1,000.00		16,778.98
03/30/18		Rabobank, N.A.	Bank and Technology Services Fees	2600-000		23.12	16,755.86
04/20/18	{9}	Vincent Cozzo	Installment 18 of turnover of trading accounts	1229-000	1,000.00		17,755.86
04/30/18		Rabobank, N.A.	Bank and Technology Services Fees	2600-000		23.53	17,732.33
05/15/18	{9}	VINCENT COZZO	trade account turnover installment 19	1229-000	1,000.00		18,732.33
05/31/18		Rabobank, N.A.	Bank and Technology Services Fees	2600-000		28.77	18,703.56
06/12/18	{9}	Vincent Cozzo	20th installment	1229-000	1,000.00		19,703.56
06/29/18		Rabobank, N.A.	Bank and Technology Services Fees	2600-000		26.77	19,676.79
07/19/18	{9}	Vincent Cozzo	installment 21 of 24	1229-000	1,000.00		20,676.79
07/31/18		Rabobank, N.A.	Bank and Technology Services Fees	2600-000		30.71	20,646.08
08/13/18	{9}	Vincent Cozzo	22nd installment of 24	1229-000	1,000.00		21,646.08
08/31/18		Rabobank, N.A.	Bank and Technology Services Fees	2600-000		31.49	21,614.59
09/17/18	{9}	VINCENT COZZO	installment 23 of 24	1229-000	1,000.00		22,614.59
09/28/18		Rabobank, N.A.	Bank and Technology Services Fees	2600-000		16.85	22,597.74
10/15/18	{9}	Vincent Cozzo	Final installment	1229-000	366.00		22,963.74
01/07/19	102	SPRINGER BROWN, LLC	Distribution payment - Dividend paid at 100.00% of \$2,021.00; Claim # ATTYFEES; Filed: \$2,021.00	3110-000		2,021.00	20,942.74
01/07/19	103	David R. Brown	Distribution payment - Dividend paid at 100.00% of \$3,086.60; Claim # TRCOMP; Filed: \$3,086.60	2100-000		3,086.60	17,856.14

Page Subtotals: \$10,366.00 \$5,354.57

Cash Receipts And Disbursements Record

Case No.: 16-21474 **Trustee Name:** David R. Brown (330580)
Case Name: COZZO, VINCENT **Bank Name:** Rabobank, N.A.
Taxpayer ID #: **-***9160 **Account #:** *****1566 Checking Account
For Period Ending: 04/02/2019 **Blanket Bond (per case limit):** \$77,173,558.00
Separate Bond (if applicable): N/A

1	2	3	4	5	6	7	
Trans. Date	Check or Ref. #	Paid To / Received From	Description of Transaction	Uniform Tran. Code	Deposit \$	Disbursement \$	Account Balance
01/07/19	104	PYOD, LLC its successors and assigns as assignee of Citibank, N.A. Resurgent Capital Services	Distribution payment - Dividend paid at 16.18% of \$14,675.90; Claim # 1; Filed: \$14,675.90	7100-000		2,374.42	15,481.72
01/07/19	105	Discover Bank Discover Products Inc	Distribution payment - Dividend paid at 16.18% of \$5,407.65; Claim # 2; Filed: \$5,407.65	7100-000		874.91	14,606.81
01/07/19	106	First National Bank of Omaha	Distribution payment - Dividend paid at 16.18% of \$4,198.38; Claim # 3; Filed: \$4,198.38	7100-000		679.26	13,927.55
01/07/19	107	First National Bank of Omaha	Distribution payment - Dividend paid at 16.18% of \$6,149.34; Claim # 4; Filed: \$6,149.34	7100-000		994.90	12,932.65
01/07/19	108	First National Bank of Omaha	Distribution payment - Dividend paid at 16.18% of \$16,217.00; Claim # 5; Filed: \$16,217.00	7100-000		2,623.75	10,308.90
01/07/19	109	American Express Centurion Bank c/o Becket and Lee LLP	Distribution payment - Dividend paid at 16.18% of \$52,907.39; Claim # 6; Filed: \$52,907.39	7100-000		8,559.90	1,749.00
01/07/19	110	PYOD, LLC its successors and assigns as assignee of Citibank, N.A. Resurgent Capital Services	Distribution payment - Dividend paid at 16.18% of \$8,511.32; Claim # 7; Filed: \$8,511.32	7100-000		1,377.05	371.95
01/07/19	111	PYOD, LLC its successors and assigns as assignee of Citibank, N.A. Resurgent Capital Services	Distribution payment - Dividend paid at 16.18% of \$2,298.98; Claim # 8; Filed: \$2,298.98	7100-000		371.95	0.00

COLUMN TOTALS	23,366.00	23,366.00	\$0.00
Less: Bank Transfers/CDs	0.00	0.00	
Subtotal	23,366.00	23,366.00	
Less: Payments to Debtors		0.00	
NET Receipts / Disbursements	\$23,366.00	\$23,366.00	

Cash Receipts And Disbursements Record

Case No.: 16-21474 Trustee Name: David R. Brown (330580)
Case Name: COZZO, VINCENT Bank Name: Rabobank, N.A.
Taxpayer ID #: **-***9160 Account #: *****1567 Checking Account
For Period Ending: 04/02/2019 Blanket Bond (per case limit): \$77,173,558.00
Separate Bond (if applicable): N/A

1	2	3	4	5	6	7	
Trans. Date	Check or Ref. #	Paid To / Received From	Description of Transaction	Uniform Tran. Code	Deposit \$	Disbursement \$	Account Balance

(No transactions on file for this period)

COLUMN TOTALS	0.00	0.00	\$0.00
Less: Bank Transfers/CDs	0.00	0.00	
Subtotal	0.00	0.00	
Less: Payments to Debtors		0.00	
NET Receipts / Disbursements	\$0.00	\$0.00	

Cash Receipts And Disbursements Record

Case No.: 16-21474
Case Name: COZZO, VINCENT
Taxpayer ID #: **-**9160
For Period Ending: 04/02/2019

Trustee Name: David R. Brown (330580)
Bank Name: Rabobank, N.A.
Account #: *****1567 Checking Account
Blanket Bond (per case limit): \$77,173,558.00
Separate Bond (if applicable): N/A

TOTAL - ALL ACCOUNTS	NET DEPOSITS	NET DISBURSEMENTS	ACCOUNT BALANCES
*****1566 Checking Account	\$23,366.00	\$23,366.00	\$0.00
*****1567 Checking Account	\$0.00	\$0.00	\$0.00
	\$23,366.00	\$23,366.00	\$0.00